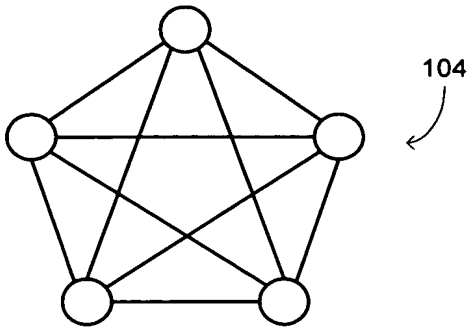

Fig. 1A

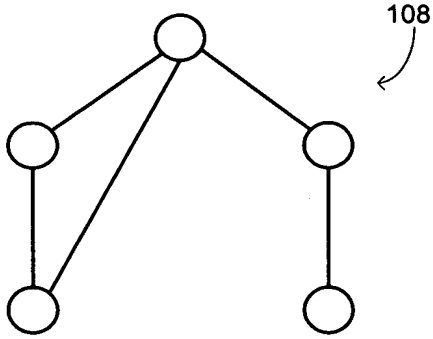

Fig. 1B

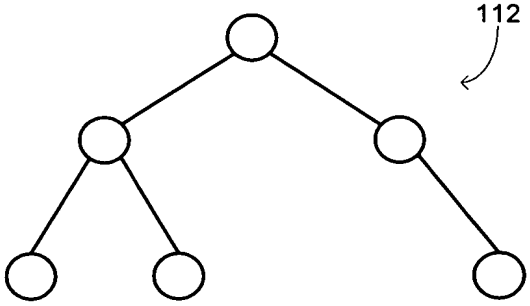

Fig. 1C

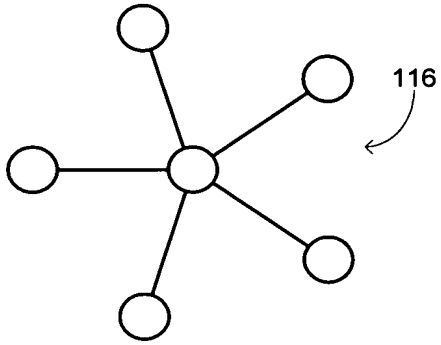

Fig. 1D

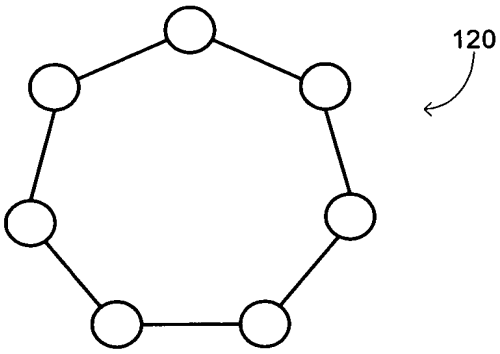

Fig. 1E

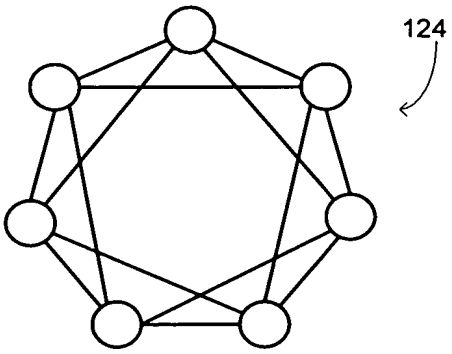

Fig. 1F

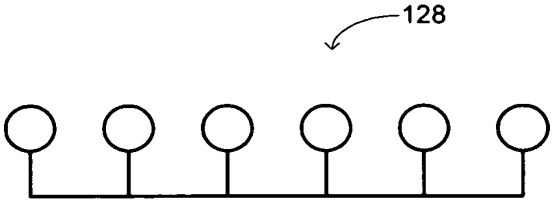

Fig. 1G

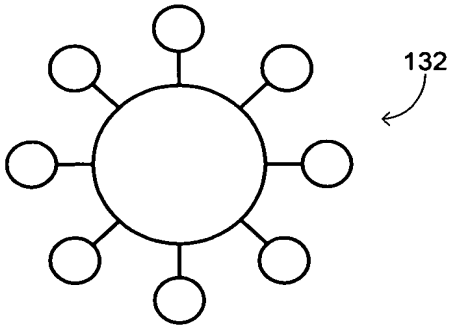

Fig. 1H

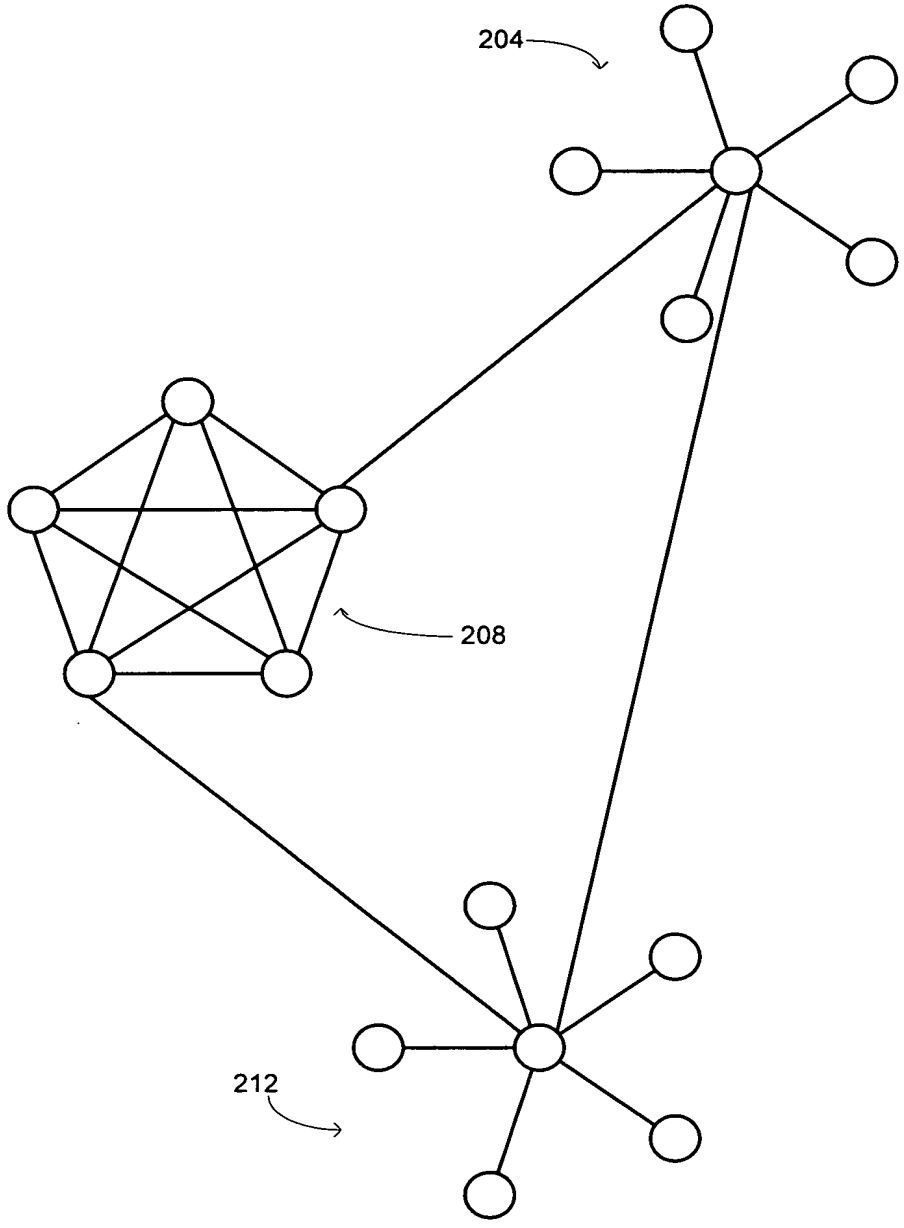

Fig. 2

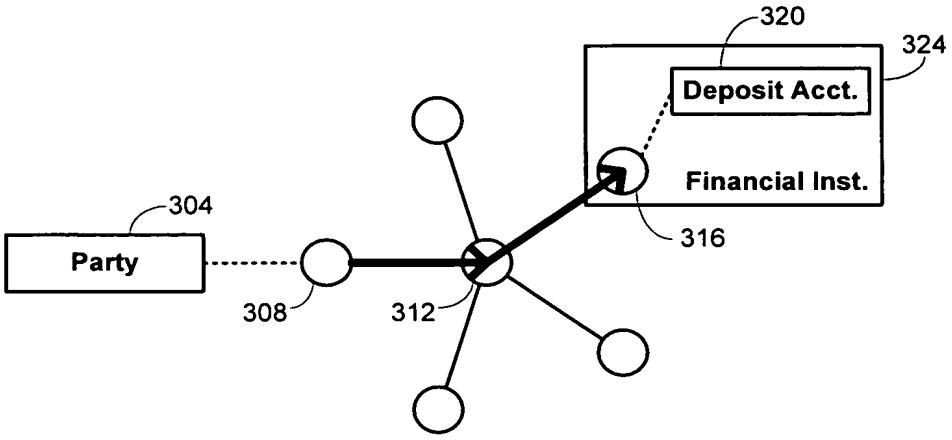
320
324
Deposit Acct.
Financial Inst.
316
304
Party
308
312

Fig. 3A

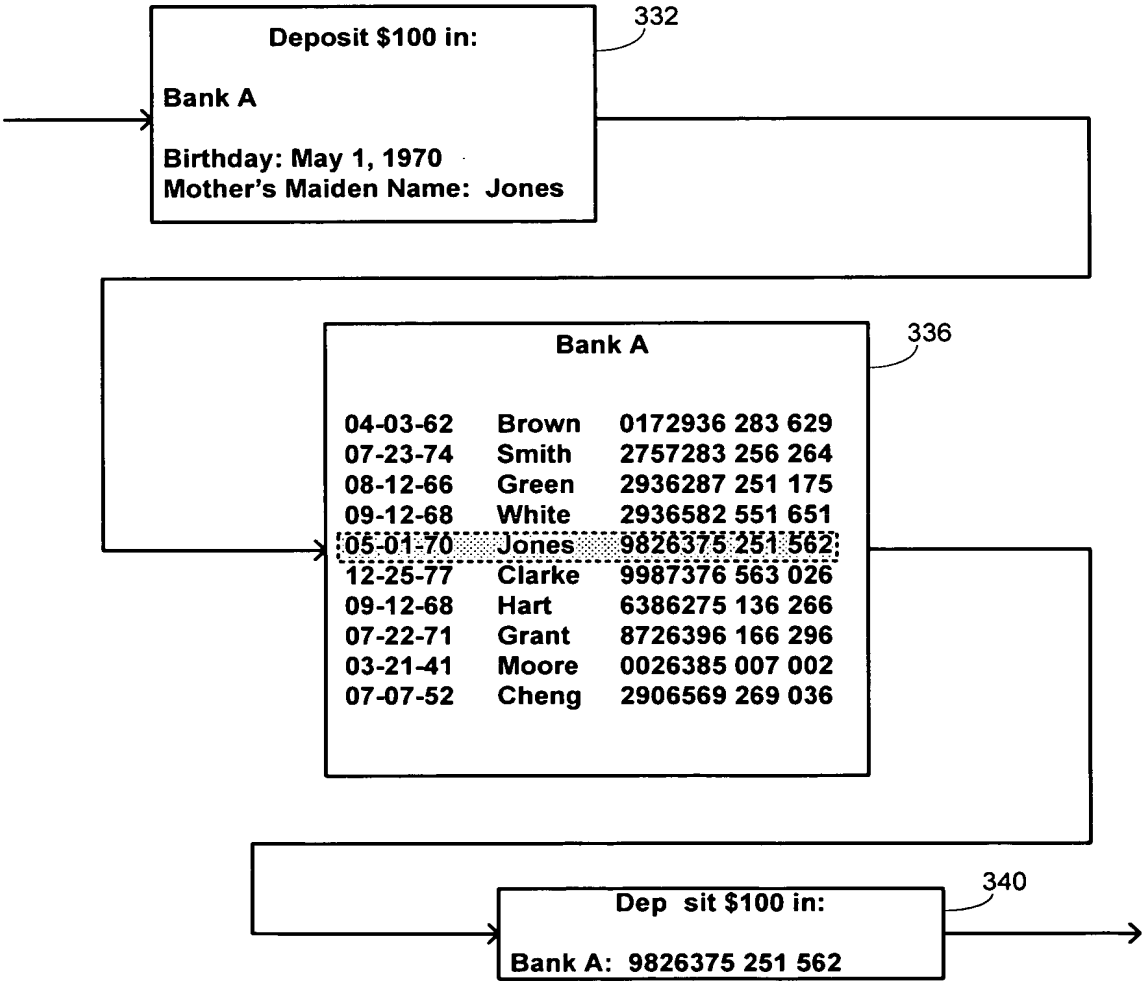
Deposit $100 in:
Bank A
Birthday: May 1, 1970
Mother's Maiden Name: Jones
332
Bank A
336
04-03-62 Brown 0172936 283 629
07-23-74 Smith 2757283 256 264
08-12-66 Green 2936287 251 175
09-12-68 White 2936582 551 651
05-01-70 Jones 9826375 251 562
12-25-77 Clarke 9987376 563 026
09-12-68 Hart 6386275 136 266
07-22-71 Grant 8726396 166 296
03-21-41 Moore 0026385 007 002
07-07-52 Cheng 2906569 269 036
Dep sit $100 in:
Bank A: 9826375 251 562
340

Fig. 3B

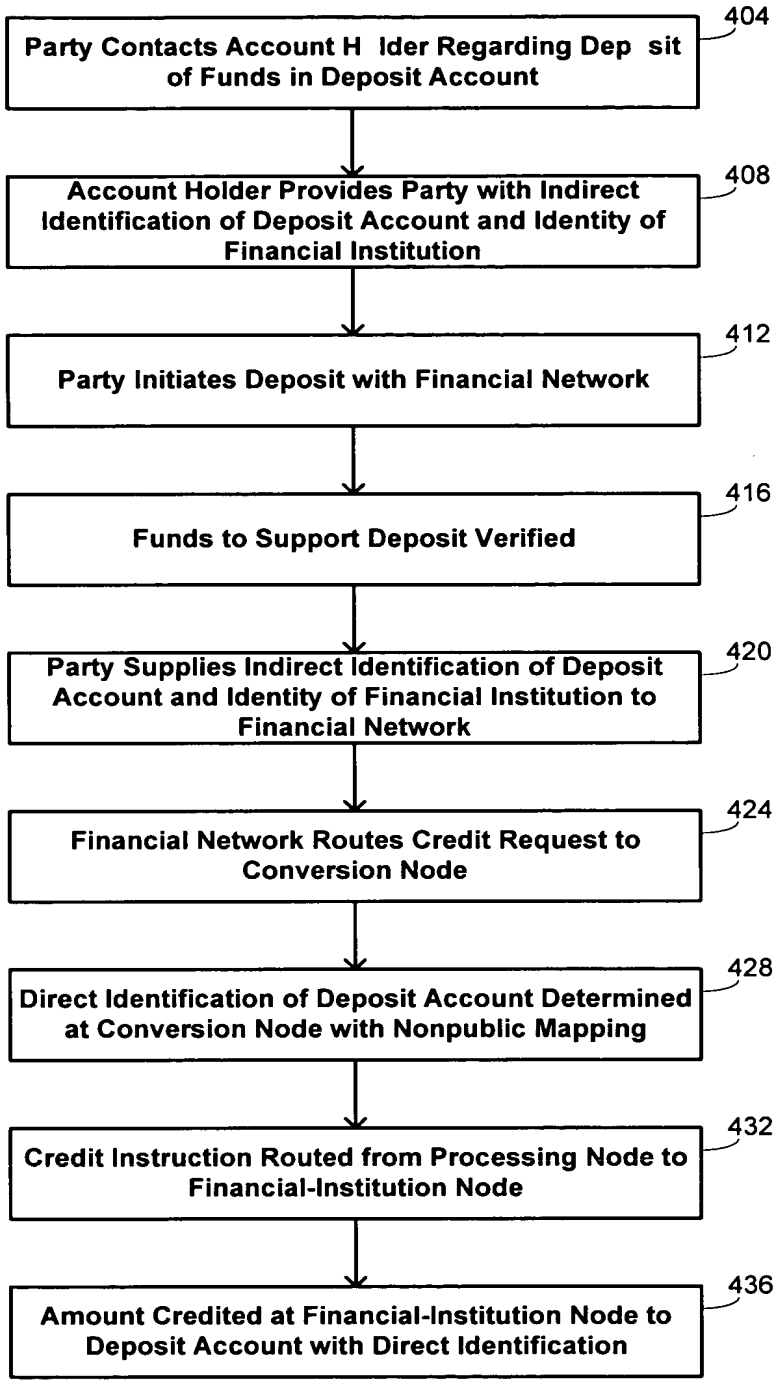
Party Contacts Account Holder Regarding Deposit of Funds in Deposit Account
404
Account Holder Provides Party with Indirect Identification of Deposit Account and Identity of Financial Institution
408
Party Initiates Deposit with Financial Network
412
Funds to Support Deposit Verified
416
Party Supplies Indirect Identification of Deposit Account and Identity of Financial Institution to Financial Network
420
Financial Network Routes Credit Request to Conversion Node
424
Direct Identification of Deposit Account Determined at Conversion Node with Nonpublic Mapping
428
Credit Instruction Routed from Processing Node to Financial-Institution Node
432
Amount Credited at Financial-Institution Node to Deposit Account with Direct Identification
436

Fig. 4